



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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FIRST HORIZON CORPORATION

BHC Name

City/State [MEMPHIS, TN](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [88,538,652](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST HORIZON CORPORATION
165 MADISON AVENUE
MEMPHIS, TN 38103

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018											
Average assets (\$000)	87,041,155		57,590,514		64,111,872		41,746,748		40,367,959											
Net income (\$000)	772,332		603,495		845,492		440,908		545,042											
Number of BHCs in peer group	132		130		128		125		118											
Earnings and Profitability:																				
Percent of Average Assets																				
Net interest income (tax equivalent)	2.32	2.65	24	2.67	2.80	37	2.63	2.77	35	2.94	3.01	40	3.07	3.08	42					
+ Non-interest income	1.23	1.09	63	2.78	1.21	90	2.32	1.21	87	1.53	1.32	68	1.23	1.31	55					
- Overhead expense	2.40	2.21	66	2.84	2.59	69	2.70	2.57	68	2.94	2.69	67	3.01	2.71	73					
- Provision for credit losses	-0.38	-0.12	10	1.12	0.66	87	0.76	0.51	82	0.11	0.15	50	0.02	0.14	15					
+ Securities gains (losses)	0	0.01	23	0	0.03	1	-0.01	0.02	0	0	0.01	23	0	0	57					
+ Other tax equivalent adjustments	0	0	81	0	0	74	0	0	48	0	0	0	14	0	0	45				
= Pretax net operating income (tax equivalent)	1.55	1.76	34	1.48	0.91	83	1.47	1.04	79	1.42	1.56	36	1.79	1.57	72					
Net operating income	1.18	1.34	40	1.40	0.70	92	1.32	0.81	86	1.06	1.19	31	1.35	1.24	63					
Net income	1.18	1.34	40	1.40	0.71	91	1.32	0.82	86	1.06	1.19	31	1.35	1.24	63					
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42					
Percent of Average Earning Assets																				
Interest income (tax equivalent)	2.72	3.12	24	3.41	3.64	29	3.28	3.55	27	4.40	4.41	52	4.35	4.24	57					
Interest expense	0.22	0.26	49	0.47	0.58	40	0.40	0.52	37	1.11	1.08	60	0.90	0.86	61					
Net interest income (tax equivalent)	2.50	2.85	23	2.94	3.05	38	2.88	3.01	37	3.29	3.33	43	3.45	3.38	45					
Losses, Allowance, and Past Due + Nonaccrual																				
Net loan and lease losses / Average loans and leases	0	0.12	15	0.28	0.28	61	0.25	0.27	60	0.09	0.21	38	0.06	0.22	25					
Earnings coverage of net loan and lease losses (X)	637.78	26.30	96	12.35	20.97	51	11.93	22.89	51	23.33	24.40	65	44.70	21.75	84					
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.32	1.32	54	1.65	1.58	66	1.65	1.58	63	0.64	0.83	34	0.66	0.90	28					
Allowance for loan and lease losses / Total loans and leases	1.30	1.30	54	1.63	1.55	64	1.63	1.55	64	0.63	0.81	34	0.64	0.89	27					
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.64	0.58	63	0.77	0.71	60	0.68	0.71	53	0.58	0.57	53	0.62	0.61	55					
30–89 days past due loans and leases / Total loans and leases	0.16	0.29	33	0.13	0.37	24	0.17	0.39	20	0.12	0.43	13	0.17	0.44	17					
Liquidity and Funding																				
Net noncore funding dependence	-15.38	-3.31	15	3.71	6.19	46	-1.98	3.20	38	16.26	14.45	59	13.71	16.62	45					
Net short-term noncore funding dependence	-17.10	-9.17	22	1.85	-2.71	62	-3.82	-4.76	48	15.45	3.38	86	11.26	4.66	70					
Net loans and leases / Total assets	62.98	58.81	63	71.99	63	77	69.22	61.58	71	72.63	63.77	71	68.66	63.98	52					
Capitalization																				
Tier 1 leverage ratio	8.14	9.07	24	8.25	9.05	28	8.24	9.13	24	9.04	9.76	33	9.09	9.71	33					
Holding company equity capital / Total assets	9.30	10.79	25	9.45	11.12	27	9.51	11.16	27	11.04	12.43	34	11	12.22	36					
Total equity capital (including minority interest) / Total assets	9.64	10.91	29	9.81	11.24	29	9.86	11.28	31	11.72	12.57	41	11.72	12.27	49					
Common equity tier 1 capital / Total risk-weighted assets	10.09	12.64	10	9.21	12.26	4	9.68	12.39	7	9.20	12.17	4	9.77	12.12	10					
Net loans and leases / Equity capital (X)	6.77	5.47	78	7.62	5.73	80	7.28	5.59	80	6.58	5.21	78	6.24	5.29	71					
Cash dividends / Net income	36.26	27.22	70	32.31	49.74	33	33.91	42.30	39	41.70	33.12	67	29.97	27.31	52					
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36						
Growth Rates																				
Assets	6.63	9.51	42	89.92	16.67	97	94.42	16.68	98	6.07	9.26	50	-1.43	7	8					
Equity capital	4.95	7.52	44	66.97	6.54	96	67.58	6.99	96	6.47	10.49	43	4.78	7.89	49					
Net loans and leases	-6.71	-0.66	20	89.01	12.75	96	85.31	9.07	98	12.20	9.10	71	-0.48	7.89	8					
Noncore funding	-33.27	-21.64	33	12.82	-6.57	78	18.28	-12.18	85	9.30	6.59	60	-25.27	10.67	5					
Parent Company Ratios																				
Short-term debt / Equity capital	0	0.55	39	6.25	0.92	89	0	0.77	38	10.41	1.02	93	0	1.14	37					
Long-term debt / Equity capital	9.67	10.65	55	10.26	13.73	55	9.93	13.56	52	0	13.04	13	10.84	13.37	63					
Equity investment in subsidiaries / Equity capital	102.73	103.15	51	102.10	103.27	45	103.16	102.81	54	105.88	103.22	67	106.16	103.10	69					
Cash from ops + noncash items + op expense / Op expense + dividends	173.81	155.61	66	170.84	142.45	72	88.71	147.26	13	171.19	190.27	49	226.32	174.91	75					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,488,167	1,205,159	1,740,461	1,425,569	1,331,578	23.48	197.98
Income from lease financing receivables.....	18,843	6,326	11,258	0	0	197.87	
Fully taxable income on loans and leases.....	1,478,570	1,185,755	1,715,920	1,393,297	1,299,434	24.69	204.26
Tax-exempt income on loans and leases.....	28,440	25,730	35,799	32,272	32,144	10.53	111.23
Estimated tax benefit on income on loans and leases.....	7,591	7,047	9,832	8,287	8,699	7.72	-8.77
Income on loans and leases (tax equivalent).....	1,514,601	1,218,532	1,761,551	1,433,856	1,340,277	24.30	198.30
Investment interest income (tax equivalent).....	91,568	74,446	103,729	117,807	130,538	23.00	32.12
Interest on balances due from depository institutions.....	11,279	2,720	4,273	18,956	11,774	314.67	364.35
Interest income on other earning assets.....	25,561	40,686	51,575	70,338	84,151	-37.17	-5.25
Total interest income (tax equivalent).....	1,643,009	1,336,384	1,921,128	1,640,957	1,566,740	22.94	170.92
Interest on time deposits of \$250K or more	5,616	9,431	11,431	21,343	20,770	-40.45	
Interest on time deposits < \$250K.....	13,748	23,953	27,879	62,683	32,325	-42.60	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	48,218	88,142	113,106	223,189	163,455	-45.30	137.18
Interest on other borrowings and trading liabilities.....	40,279	46,776	61,061	102,512	104,473	-13.89	24.14
Interest on subordinated debt and mandatory convertible securities	22,726	14,509	22,084	4,564	4,564	56.63	454.16
Total interest expense.....	130,587	182,811	235,561	414,291	325,587	-28.57	102.34
Net interest income (tax equivalent).....	1,512,422	1,153,573	1,685,567	1,226,666	1,241,153	31.11	179.09
Non-interest income.....	805,268	1,200,692	1,485,887	637,726	496,101	-32.93	89.16
Adjusted operating income (tax equivalent)	2,317,690	2,354,265	3,171,454	1,864,392	1,737,254	-1.55	139.53
Overhead expense.....	1,567,393	1,227,621	1,733,288	1,229,126	1,217,061	27.68	128.46
Provision for credit losses.....	-245,000	485,000	489,000	47,000	7,000		
Securities gains (losses)	0	-1,323	-4,108	-267	5		-100.00
Other tax equivalent adjustments	1	1	0	-1	0	0.00	
Pretax net operating income (tax equivalent).....	1,011,853	639,643	943,985	594,286	722,901	58.19	271.96
Applicable income taxes	221,983	19,757	76,084	133,291	157,602	1023.57	168.09
Tax equivalent adjustments	8,952	7,711	10,909	8,622	8,792	16.09	6.03
Applicable income taxes (tax equivalent).....	230,935	27,468	86,993	141,913	166,394	740.74	153.09
Minority interest	8,586	8,680	11,500	11,465	11,465	-1.08	0.00
Net income before discontinued operations, net of minority interest	772,332	603,495	845,492	440,908	545,042	27.98	348.50
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	772,332	603,495	845,492	440,908	545,042	27.98	348.50
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	780,918	612,175	856,992	452,373	556,507	27.56	331.95
Investment securities income (tax equivalent).....	91,568	74,446	103,729	117,807	130,538	23.00	32.12
US Treasury and agency securities (excluding mortgage-backed securities)	9,552	7,366	10,661	5,612	1,927	29.68	955100.00
Mortgage-backed securities	65,204	60,924	78,709	106,394	123,486	7.03	-4.94
All other securities	16,812	6,156	14,359	5,801	5,125	173.10	2246.88
Cash dividends declared.....	280,078	195,007	286,689	183,861	163,347	43.62	416.48
Common	250,619	179,185	263,280	177,661	157,147	39.87	405.50
Preferred.....	29,459	15,822	23,409	6,200	6,200	86.19	533.53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent)
 Less: Interest expense
 Equals: Net interest income (tax equivalent)
 Plus: Non-interest income
 Equals: adjusted operating income (tax equivalent)
 Less: Overhead expense
 Less: Provision for credit losses
 Plus: Realized gains (losses) on held-to-maturities securities
 Plus: Realized gains (losses) on available-for-sale securities
 Plus: other tax equivalent adjustments
 Equals: Pretax net operating income (tax equivalent)

 Less: Applicable income taxes (tax equivalent)
 Less: Minority interest
 Equals: Net operating income

 Plus: Net extraordinary items
 Equals: Net income
 Memo: Net income (last four quarters)
 Net income—BHC and noncontrolling (minority) interest

Margin Analysis

Average earning assets / Average assets
 Average interest-bearing funds / Average assets
 Interest income (tax equivalent) / Average earning assets
 Interest expense / Average earning assets
 Net interest income (tax equivalent) / Average earning assets

Yield or Cost

Total loans and leases (tax equivalent)
 Interest-bearing bank balances
 Federal funds sold and reverse repos
 Trading assets
 Total earning assets

Investment securities (tax equivalent)
 US Treasury and agency securities (excluding mortgage-backed securities)
 Mortgage-backed securities
 All other securities

Interest-bearing deposits
 Time deposits of \$250K or more
 Time deposits < \$250K
 Other domestic deposits
 Foreign deposits

Federal funds purchased and repos
 Other borrowed funds and trading liabilities
 All interest-bearing funds

09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
BHC	Peer # 1	Pct												
2.52	2.90	21	3.09	3.35	27	3	3.27	26	3.93	4	45	3.88	3.87	53
0.20	0.24	49	0.42	0.54	39	0.37	0.48	38	0.99	0.98	59	0.81	0.79	60
2.32	2.65	24	2.67	2.80	37	2.63	2.77	35	2.94	3.01	40	3.07	3.08	42
1.23	1.09	63	2.78	1.21	90	2.32	1.21	87	1.53	1.32	68	1.23	1.31	55
3.55	3.80	38	5.45	4.06	90	4.95	4.04	85	4.47	4.41	56	4.30	4.46	42
2.40	2.21	66	2.84	2.59	69	2.70	2.57	68	2.94	2.69	67	3.01	2.71	73
-0.38	-0.12	10	1.12	0.66	87	0.76	0.51	82	0.11	0.15	50	0.02	0.14	15
0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
0	0.01	24	0	0.03	1	-0.01	0.02	0	0	0.01	23	0	0	57
0	0	81	0	0	74	0	0	48	0	0	14	0	0	45
1.55	1.76	34	1.48	0.91	83	1.47	1.04	79	1.42	1.56	36	1.79	1.57	72
0.35	0.41	34	0.06	0.21	15	0.14	0.23	22	0.34	0.36	40	0.41	0.33	74
0.01	0	93	0.02	0	93	0.02	0	93	0.03	0	92	0.03	0	94
1.18	1.34	40	1.40	0.70	92	1.32	0.81	86	1.06	1.19	31	1.35	1.24	63
0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
1.18	1.34	40	1.40	0.71	91	1.32	0.82	86	1.06	1.19	31	1.35	1.24	63
1.18	1.30	41	1.34	0.81	87	1.32	0.82	86	1.06	1.19	31	1.35	1.24	63
1.20	1.35	40	1.42	0.72	90	1.34	0.83	87	1.08	1.20	34	1.38	1.25	68
92.62	93.09	41	90.83	92.11	32	91.28	92.32	34	89.33	91.05	28	89.13	91.48	22
59.10	61.98	40	61.49	64.67	35	60.31	64.06	33	66.48	65.57	53	66.39	65.56	59
2.72	3.12	24	3.41	3.64	29	3.28	3.55	27	4.40	4.41	52	4.35	4.24	57
0.22	0.26	49	0.47	0.58	40	0.40	0.52	37	1.11	1.08	60	0.90	0.86	61
2.50	2.85	23	2.94	3.05	38	2.88	3.01	37	3.29	3.33	43	3.45	3.38	45
3.50	4.07	19	3.84	4.35	21	3.75	4.27	19	4.82	5.09	36	4.80	4.95	48
0.12	0.13	41	0.15	0.36	9	0.12	0.27	7	2.54	2.04	78	1.45	1.64	31
0.01	0.25	36	0.53	0.75	46	0.43	0.68	44	2.02	2.44	37	1.67	2.17	22
2.17	0.45	90	2.64	0.65	88	2.60	0.60	89	3.21	0.99	85	3.58	1.11	89
2.70	3.09	24	3.39	3.61	31	3.26	3.51	31	4.38	4.36	53	4.33	4.20	57
1.46	1.76	30	1.72	2.36	8	1.63	2.25	10	2.58	2.76	37	2.65	2.68	49
0.94	1.23	31	1.09	1.85	18	1.07	1.75	20	2.40	2.32	65	2.21	2.05	64
1.32	1.55	28	1.73	2.17	16	1.56	2.05	11	2.59	2.61	50	2.65	2.50	71
4.34	2.85	85	3.38	3.28	61	4.69	3.24	87	5.76	4.06	89	6.29	4.20	89
0.19	0.22	49	0.50	0.60	46	0.42	0.53	42	1.27	1.10	66	0.95	0.81	68
0.63	0.70	45	1.27	1.53	25	1.07	1.42	22	2.02	1.96	52	1.99	1.44	90
0.56	0.67	41	1.17	1.47	24	0.96	1.36	17	2.02	1.82	62	1.23	1.29	42
0.15	0.16	59	0.44	0.41	59	0.38	0.36	59	1.11	0.93	70	0.84	0.67	72
			0.12			0.48			0.42			1.19		0.97
0.16	0.18	65	0.48	0.71	41	0.41	0.62	40	1.99	1.86	57	1.58	1.51	48
2.52	1.27	90	2.01	1.54	74	2.11	1.50	82	3.12	2.38	84	2.79	2.28	82
0.34	0.38	48	0.69	0.82	40	0.61	0.74	38	1.49	1.49	58	1.21	1.19	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		805,268		1,200,692		1,485,887		637,726		496,101		
Fiduciary activities income		53,206		39,795		55,171		44,331		43,112		
Service charges on deposit accounts - domestic		100,631		82,863		117,915		107,356		108,146		
Trading revenue.....		309,664		305,978		406,291		264,393		155,266		
Investment banking fees and commissions.....		67,040		48,624		68,496		56,418		56,521		
Insurance activities revenue.....		1,181		1,507		1,915		2,125		2,096		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		4,396		1,401		2,349		1,588		1,709		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		103,367		65,135		109,562		8,097		8,942		
Other non-interest income.....		165,783		655,389		724,188		153,418		120,309		
Total overhead expenses		1,567,393		1,227,621		1,733,288		1,229,126		1,217,061		
Personnel expense.....		967,913		730,387		1,059,287		709,571		677,859		
Net occupancy expense.....		139,503		108,430		157,568		114,929		125,397		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		41,964		25,221		39,894		24,835		25,855		
Other operating expenses.....		418,013		363,583		476,539		379,791		387,950		
Fee income on mutual funds and annuities.....		56,309		40,116		54,967		49,655		48,067		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		7,889		8,528		8,447		4,994		5,576		
Average personnel expense per employee.....		122.69		85.65		125.40		142.08		121.57		
Average assets per employee.....		11,033.23		6,753.11		7,589.90		8,359.38		7,239.59		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	6.99	2.14	92	3.34	2.09	71	3.70	2.02	76	7.79	2.72	88
Overhead expenses / Net Interest Income + non-interest income	67.89	58.85	84	52.32	62.06	16	54.84	62.31	21	66.23	61.29	74
Percent of Average Assets												
Total overhead expense	2.40	2.21	66	2.84	2.59	69	2.70	2.57	68	2.94	2.69	67
Personnel expense.....	1.48	1.23	77	1.69	1.30	86	1.65	1.30	82	1.70	1.41	80
Net occupancy expense.....	0.21	0.24	35	0.25	0.26	49	0.25	0.26	44	0.28	0.28	52
Other operating expenses.....	0.70	0.72	57	0.90	0.95	67	0.81	0.94	53	0.97	0.97	65
Overhead less non-interest income	1.17	1.08	50	0.06	1.27	8	0.39	1.26	9	1.42	1.32	52
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	67.63	58.34	84	52.14	61.60	16	54.65	61.85	21	65.93	60.64	73
Personnel expense.....	41.76	32.89	91	31.02	32.31	36	33.40	32.40	50	38.06	32.39	84
Net occupancy expense.....	6.02	6.26	46	4.61	6.55	19	4.97	6.58	24	6.16	6.52	40
Other operating expenses.....	19.85	18.67	58	16.51	22.16	25	16.28	22.28	22	21.70	21.20	64
Total non-interest income	34.74	28.20	67	51	28.52	87	46.85	28.83	86	34.21	29.23	67
Fiduciary activities income	2.30	2.27	59	1.69	2.06	52	1.74	2.09	52	2.38	1.97	64
Service charges on domestic deposit accounts	4.34	3.25	71	3.52	3.23	54	3.72	3.27	58	5.76	3.88	74
Trading revenue.....	13.36	0.68	96	13	1.37	94	12.81	1.24	96	14.18	1.18	95
Investment banking fees and commissions.....	2.89	2.46	71	2.07	2.59	61	2.16	2.46	62	3.03	3.54	71
Insurance activities revenue.....	0.05	0.38	46	0.06	0.41	50	0.06	0.41	48	0.11	0.47	53
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42
Net servicing fees	0.19	0.56	50	0.06	-0.04	60	0.07	0.01	62	0.09	0.28	48
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.46	3.63	68	2.77	3.74	57	3.45	3.92	58	0.43	1.86	26
Other non-interest income.....	7.15	9.40	41	27.84	9.49	93	22.83	9.67	92	8.23	10.04	50
Overhead less non-interest income	32.88	29.66	52	1.14	31.97	8	7.80	31.96	9	31.72	31.06	40
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.94	21.49	53	3.09	18.64	5	8.06	18.62	7	22.43	20.56	65
Applicable income tax + TE / Pretax net operating income + TE	22.82	23.11	46	4.29	22.16	3	9.22	21.20	8	23.88	23.23	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

09/2021

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	30,657,404	32,502,998	31,668,063	14,832,846	14,632,671	-5.68	235.01	
Commercial and industrial loans	14,830,826	16,642,849	16,307,066	8,204,088	8,084,809	-10.89	167.97	
Loans to individuals	648,752	789,762	724,441	340,567	403,922	-17.85	117.79	
Loans to depository institutions and acceptances of other banks	2,017	22,386	2,038	139,260	198,630	-90.99	-98.54	
Agricultural loans	36,942	53,956	36,719	27,939	14,359	-31.53		
Other loans and leases	10,318,947	10,749,594	10,520,842	8,114,710	4,884,692	-4.01	124.75	
Less: Unearned income	646	733	935	1,101	1,995	-11.87	-49.17	
Loans and leases, net of unearned income	56,494,242	60,760,812	59,258,234	31,658,309	28,217,088	-7.02	186.59	
Less: Allowance for loan and lease losses	734,096	988,102	963,311	200,307	180,424	-25.71	264.21	
Net loans and leases	55,760,146	59,772,710	58,294,923	31,458,002	28,036,664	-6.71	185.79	
Debt securities that reprice or mature in over 1 year	8,092,572	7,469,172	7,208,822	4,366,297	4,585,205	8.35	111.35	
Mutual funds and equity securities	154,612	134,619	142,459	69,458	60,020	14.85	527.59	
Subtotal	64,007,330	67,376,501	65,646,204	35,893,757	32,681,889	-5.00	173.95	
Interest-bearing bank balances	14,828,880	5,443,292	8,351,385	482,405	1,277,611	172.42	6645.49	
Federal funds sold and reverse repos	360,745	593,468	445,211	633,165	624,034	-39.21	-56.53	
Debt securities that reprice or mature within 1 year	689,466	503,741	816,338	69,970	41,363	36.87	2463.17	
Trading assets	1,495,304	1,708,904	1,480,425	1,454,465	1,509,680	-12.50	5.77	
Total earning assets	81,381,725	75,625,906	76,739,563	38,533,762	36,134,577	7.61	214.77	
Non-interest-bearing cash and due from depository institutions	1,197,342	1,074,646	1,203,163	633,728	781,291	11.42	265.45	
Premises, fixed assets, and leases	1,022,356	1,130,442	1,129,264	658,916	494,041	-9.56	266.20	
Other real estate owned	7,499	19,723	16,612	17,838	25,290	-61.98	-60.42	
Investment in unconsolidated subsidiaries	5,576	8,690	8,691	5,080	5,080	-35.83	8348.48	
Intangible and other assets	4,924,154	5,171,190	5,114,039	3,464,179	3,394,046	-4.78	149.97	
Total assets	88,538,652	83,030,597	84,211,332	43,313,503	40,834,325	6.63	211.20	
Quarterly average assets	88,328,871	81,523,462	83,675,944	42,839,029	40,486,664	8.35	220.94	
Average loans and leases (YTD)	57,714,464	42,308,516	46,944,987	29,757,806	27,939,790	36.41	219.70	
Memoranda								
Loans held-for-sale	1,051,516	1,050,504	1,021,718	593,790	679,149	0.10	577.46	
Loans not held-for-sale	55,442,726	59,710,308	58,236,516	31,064,519	27,537,939	-7.15	183.49	
Real estate loans secured by 1–4 family	11,540,345	13,363,696	12,795,313	6,388,152	6,714,570	-13.64	121.24	
Commercial real estate loans	19,031,388	19,073,630	18,805,650	8,411,206	7,891,012	-0.22	384.23	
Construction and land development	2,581,529	2,903,120	2,715,879	1,053,164	1,259,468	-11.08	320.92	
Multifamily	1,921,132	1,951,219	1,917,378	551,441	578,673	-1.54	606.24	
Nonfarm nonresidential	14,528,727	14,219,291	14,172,393	6,806,601	6,052,871	2.18	377.15	
Real estate loans secured by farmland	85,671	65,672	67,100	33,488	27,089	30.45	1672.63	
Total investment securities	8,936,650	8,107,532	8,167,619	4,505,725	4,686,588	10.23	130.29	
U.S. Treasury securities	603,226	300,034	613,213	100	98	101.05	603126.00	
US agency securities (excluding mortgage-backed securities)	788,246	658,266	684,065	306,092	149,786	19.75		
Municipal securities	523,918	432,090	460,207	60,526	32,574	21.25	11971.84	
Mortgage-backed securities	6,866,648	6,532,513	6,217,667	4,019,009	4,378,800	5.11	78.75	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	50,010	50,008	50,540	65,310	-100.00	-100.00	
Mutual funds and equity securities	154,612	134,619	142,459	69,458	60,020	14.85	527.59	
Available-for-sale securities	8,477,780	7,962,913	8,015,160	4,426,267	4,616,568	6.47	119.28	
U.S. Treasury securities	603,226	300,034	613,213	100	98	101.05	603126.00	
US agency securities (excluding mortgage-backed securities)	788,246	658,266	684,065	306,092	149,786	19.75		
Municipal securities	523,918	432,090	460,207	60,526	32,574	21.25		
Mortgage-backed securities	6,562,390	6,532,513	6,217,667	4,019,009	4,378,800	0.46	70.83	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	40,010	40,008	40,540	55,310	-100.00		
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-1,199	-23	0	1	-157			
Available-for-sale securities appreciation (depreciation)	7,014	150,177	143,362	41,263	-100,613	-95.33	-91.47	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	7,502,535	5,662,848	6,389,962	3,776,885	3,810,253	32.49	130.84	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	27,351,588	21,387,258	22,178,767	8,436,236	8,150,800	27.89	364.26
NOW, ATS and transaction accounts	8,908,179	9,098,811	9,284,126	3,611,327	2,973,516	-2.10	339.52
Time deposits less brokered deposits < \$250K	1,048,441	70,468	-98,008	714,142	-207,052	1387.83	
MMDA and other savings accounts	34,087,956	32,394,751	33,453,610	16,768,096	17,457,509	5.23	176.42
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	71,396,164	62,951,288	64,818,495	29,529,801	28,374,773	13.41	255.90
Time deposits of \$250K or more	1,036,239	1,592,622	1,388,713	899,764	1,092,036	-34.94	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,113,525	1,999,840	2,032,762	1,265,268	1,019,159	5.68	140.10
Secured federal funds purchased	133,091	120,637	126,336	274,918	289,875		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	111,675	647,549	165,694	2,751,141	510,636	-82.75	-85.91
Other borrowings w/remaining maturity over 1 year	935,167	936,467	943,897	105,591	585,668	-0.14	-8.28
Brokered deposits < \$250K	1,835,564	3,862,823	3,779,726	2,004,429	3,220,792	-52.48	
Noncore funding	6,032,170	9,039,301	8,310,792	7,026,193	6,428,291	-33.27	43.36
Trading liabilities	402,865	538,819	443,030	536,241	402,425	-25.23	-49.30
Subordinated notes and debentures + trust preferred securities	653,751	730,773	731,664	190,829	189,423	-10.54	1320.73
Other liabilities	1,520,900	1,626,274	1,600,410	954,431	654,033	-6.48	154.65
Total liabilities	80,005,850	74,886,455	75,904,391	38,237,495	36,048,945	6.84	211.24
Equity Capital							
Perpetual preferred stock (including surplus)	519,971	470,370	470,370	95,624	95,624	10.55	443.77
Common stock	338,662	346,742	346,894	194,668	199,108	-2.33	132.32
Common surplus	4,865,850	5,061,079	5,073,055	2,931,451	3,029,425	-3.86	253.54
Retained earnings	2,753,525	2,110,990	2,261,275	1,798,442	1,542,408	30.44	177.50
Accumulated other comprehensive income	-240,637	-140,470	-140,084	-239,608	-376,616		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	8,237,371	7,848,711	8,011,510	4,780,577	4,489,949	4.95	236.34
Noncontrolling (minority) interest in subsidiaries	295,431	295,431	295,431	295,431	295,431	0.00	0.00
Total equity capital, including minority interest	8,532,802	8,144,142	8,306,941	5,076,008	4,785,380	4.77	210.90
Total liabilities and capital	88,538,652	83,030,597	84,211,332	43,313,503	40,834,325	6.63	211.20
Memoranda							
Non-interest-bearing deposits	27,351,588	21,387,258	22,178,767	8,436,236	8,150,800	27.89	364.26
Interest-bearing deposits	46,916,379	47,019,475	47,808,167	23,997,758	24,536,801	-0.22	199.14
Total deposits	74,267,967	68,406,733	69,986,934	32,433,994	32,687,601	8.57	244.23
Long-term debt that reprices within 1 year	88,450	95,136	95,136	99,468	94,418	-7.03	-2.66
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,011,510	4,780,577	4,780,577	4,489,949	4,285,057		
Accounting restatements	0	-96,057	-96,057	-1,011	67		
Net income	772,332	603,495	845,492	440,908	545,042		
Net sale of new perpetual preferred stock	49,602	144,665	144,665	0	0		
Net sale of new common stock	-215,829	22,358	34,487	-102,414	-77,249		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	393	2,497,296	2,497,295	0	-46,041		
Less: Dividends declared	280,078	195,007	286,689	183,861	163,347		
Change in other comprehensive income	-100,554	99,138	99,496	137,006	-53,580		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-5	-7,754	-7,756	0	0		
Holding company equity capital, ending balance	8,237,371	7,848,711	8,011,510	4,780,577	4,489,949		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	34.63	36.06	40	39.15	36.66	47	37.61	36.21	44	34.25	37.78	38	35.83	37.19	44
Commercial and industrial loans	16.75	11.12	78	20.04	14.40	76	19.36	13.51	79	18.94	12.02	80	19.80	12.85	78
Loans to individuals	0.73	3.60	35	0.95	3.57	40	0.86	3.40	38	0.79	4.20	30	0.99	4.31	32
Loans to depository institutions and acceptances of other banks	0	0.02	71	0.03	0.03	83	0	0.03	71	0.32	0.04	89	0.49	0.05	91
Agricultural loans.....	0.04	0.21	52	0.06	0.20	55	0.04	0.19	51	0.06	0.24	55	0.04	0.30	48
Other loans and leases.....	11.65	4.24	92	12.95	4.66	93	12.49	4.63	93	18.73	5.01	96	11.96	5	90
Net loans and leases.....	62.98	58.81	63	71.99	63	77	69.22	61.58	71	72.63	63.77	71	68.66	63.98	52
Debt securities over 1 year.....	9.14	18.32	17	9	14.80	22	8.56	15.55	17	10.08	14.60	22	11.23	14.63	34
Mutual funds and equity securities	0.17	0.06	84	0.16	0.06	83	0.17	0.05	84	0.16	0.06	82	0.15	0.06	80
Subtotal	72.29	78.17	21	81.15	79.07	46	77.95	78.16	33	82.87	79.65	40	80.04	79.97	28
Interest-bearing bank balances	16.75	9.37	85	6.56	6.40	51	9.92	7.51	69	1.11	3.06	27	3.13	3.04	61
Federal funds sold and reverse repos.....	0.41	0.53	78	0.71	0.80	81	0.53	0.82	81	1.46	1.57	80	1.53	1.66	78
Debt securities 1 year or less	0.78	1.52	41	0.61	1.85	26	0.97	1.68	41	0.16	1.91	11	0.10	1.96	12
Trading assets	1.69	0.58	87	2.06	1.04	85	1.76	1.01	85	3.36	1.19	84	3.70	1.33	84
Total earning assets.....	91.92	91.57	55	91.08	90.87	53	91.13	91.05	51	88.96	89.53	41	88.49	89.74	33
Non-interest cash and due from depository institutions.....	1.35	0.99	81	1.29	1.03	72	1.43	1.07	81	1.46	1.14	77	1.91	1.21	88
Other real estate owned.....	0.01	0.01	54	0.02	0.03	59	0.02	0.02	60	0.04	0.03	69	0.06	0.04	73
All other assets.....	6.73	7.38	42	7.62	8.03	44	7.44	7.82	44	9.57	9.27	55	9.60	8.98	57
Memoranda															
Short-term investments	17.93	12.32	77	7.88	10.21	46	11.42	11.17	59	2.74	7.63	37	4.76	7.80	52
U.S. Treasury securities.....	0.68	1.18	63	0.36	0.91	61	0.73	0.84	72	0	1.03	23	0	1.04	29
US agency securities (excluding mortgage-backed securities)	0.89	0.75	70	0.79	0.59	70	0.81	0.63	70	0.71	0.54	66	0.37	0.69	56
Municipal securities	0.59	1.70	45	0.52	1.60	39	0.55	1.69	41	0.14	1.34	30	0.08	1.62	26
Mortgage-backed securities	7.76	13.46	24	7.87	11.20	35	7.38	11.75	30	9.28	11.44	34	10.72	11.13	49
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	8	0.06	0.40	45	0.06	0.42	44	0.12	0.39	53	0.16	0.41	57
Loans held-for-sale.....	1.19	0.50	84	1.27	0.52	84	1.21	0.52	82	1.37	0.39	88	1.66	0.30	94
Loans held for investment	62.62	58.34	63	71.91	63.22	74	69.16	61.72	72	71.72	63.50	69	67.44	63.93	49
Real estate loans secured by 1–4 family	13.03	11.57	61	16.09	12.28	65	15.19	11.91	64	14.75	13.29	58	16.44	13.46	63
Revolving	2.39	1.44	73	3.18	1.72	77	2.99	1.66	75	3.04	2.07	68	3.76	2.27	73
Closed-end, secured by first liens	10.52	9.73	60	12.70	10.10	64	12.02	9.81	62	11.47	10.69	54	12.31	10.57	59
Closed-end, secured by junior liens	0.13	0.19	48	0.21	0.24	57	0.18	0.22	55	0.24	0.28	57	0.38	0.31	66
Commercial real estate loans	21.50	22.35	48	22.97	22.30	48	22.33	22.22	47	19.42	22.23	42	19.32	21.58	45
Construction and land development	2.92	3.39	48	3.50	3.47	54	3.23	3.40	54	2.43	3.44	47	3.08	3.51	51
Multifamily	2.17	3.32	43	2.35	3.10	45	2.28	3.12	42	1.27	3.01	31	1.42	2.72	36
Nonfarm nonresidential	16.41	14.65	55	17.13	14.72	55	16.83	14.72	55	15.71	14.69	53	14.82	14.44	49
Real estate loans secured by farmland.....	0.10	0.35	54	0.08	0.33	50	0.08	0.33	50	0.08	0.36	49	0.07	0.41	47

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	54.27	60.50	34	53.49	56.15	38	53.44	57.15	37	46.85	57.46	33	51.86	56.49	40
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	20.43	20	50	21.99	19.51	56	21.59	19.43	56	20.18	20.75	46	23.80	21.10	57
Real estate loans secured by 1–4 family.....	3.74	2.47	67	4.35	2.66	73	4.25	2.64	74	4.16	3.15	63	5.44	3.50	73
Revolving	16.69	17.35	46	17.65	16.64	57	17.34	16.59	55	16.02	17.39	41	18.36	17.39	57
Closed-end.....	33.69	37.12	42	31.39	33.63	43	31.74	34.63	41	26.57	33.52	36	27.97	32.14	44
Commercial real estate loans	4.57	5.69	45	4.78	5.18	51	4.58	5.26	49	3.33	5.09	43	4.46	5.20	51
Construction and land development.....	0.43	1.19	41	0.53	0.94	48	0.49	0.93	48	0.44	0.94	44	0.52	1.02	44
1–4 family.....	4.14	4.46	49	4.25	4.09	56	4.09	4.19	54	2.89	4.02	45	3.94	4.05	54
Other.....	3.40	5.41	39	3.21	4.78	40	3.24	4.96	38	1.74	4.69	25	2.05	4.10	34
Multifamily.....	25.72	24.44	48	23.40	22.19	48	23.92	22.93	48	21.50	22.15	48	21.45	21.40	47
Nonfarm nonresidential	12.54	8.31	73	10.98	7.46	74	11.24	7.68	72	13.13	7.72	82	12.84	8.03	78
Owner-occupied.....	13.17	15.82	39	12.42	14.52	38	12.67	14.95	37	8.37	14.34	30	8.61	13.38	31
Other.....	0.15	0.61	49	0.11	0.52	47	0.11	0.54	48	0.11	0.55	48	0.10	0.63	47
Real estate loans secured by farmland.....	0	0.03	71	0.04	0.06	81	0	0.06	71	0.44	0.11	87	0.70	0.12	89
Loans to depository institutions and acceptances of other banks.....	26.25	19.48	76	27.39	22.98	70	27.52	22.16	71	25.91	19.53	73	28.65	20.32	76
Commercial and industrial loans	1.15	6.58	32	1.30	6.23	34	1.22	6.13	33	1.08	7.13	25	1.43	7.36	30
Loans to individuals	0.19	0.51	66	0.19	0.63	65	0.20	0.65	65	0.32	0.81	62	0.38	1.02	63
Credit card loans	0.07	0.38	48	0.09	0.31	51	0.06	0.32	48	0.09	0.37	53	0.05	0.46	46
Agricultural loans.....	18.27	8.39	85	17.69	9.11	82	17.75	9.09	83	25.63	9.85	89	17.31	9.66	83
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	398.87	383.40	48	439.12	387.92	50	419.26	381.26	50	374.50	391.26	42	390.64	379.80	49
Real estate loans secured by 1–4 family.....	150.15	124.74	65	180.55	130.23	70	169.40	125.02	67	161.29	138.18	62	179.26	137.84	64
Revolving	27.50	15.53	75	35.69	18.32	80	33.36	17.42	78	33.25	21.26	69	40.96	23.33	77
Closed-end.....	122.65	107.54	62	144.86	110.40	67	136.04	106.14	65	128.04	115.20	58	138.30	112.79	62
Commercial real estate loans	247.61	238.55	51	257.69	237.16	48	248.97	234.65	48	212.36	229.44	46	210.66	219.72	49
Construction and land development.....	33.59	36.07	49	39.22	36.48	60	35.96	35.62	55	26.59	34.95	47	33.62	35.36	52
1–4 family.....	3.17	7.44	46	4.32	6.64	50	3.87	6.34	49	3.52	6.61	46	3.92	7.04	47
Other.....	30.41	28.34	54	34.90	28.60	60	32.08	28.16	59	23.07	27.32	47	29.70	27.26	56
Multifamily.....	25	35.29	47	26.36	32.93	48	25.38	32.74	44	13.92	31.04	34	15.45	27.85	41
Nonfarm nonresidential	189.03	156.28	62	192.11	156.60	60	187.63	155.06	57	171.85	152.10	54	161.59	147.22	54
Owner-occupied.....	92.19	52.63	83	90.13	52.43	80	88.19	52.37	78	104.93	53.07	86	96.75	54.89	81
Other.....	96.83	100.96	50	101.98	101.87	49	99.44	100.54	49	66.92	97.41	37	64.84	91.80	40
Real estate loans secured by farmland.....	1.11	3.67	53	0.89	3.43	50	0.89	3.44	49	0.85	3.60	49	0.72	4.02	48
Loans to depository institutions and acceptances of other banks.....	0.03	0.20	71	0.30	0.31	84	0.03	0.28	71	3.52	0.44	91	5.30	0.54	91
Commercial and industrial loans	192.96	116.32	83	224.85	150.16	83	215.89	139.89	82	207.13	122.02	83	215.84	128.82	80
Loans to individuals	8.44	36.56	37	10.67	36.83	40	9.59	37.47	40	8.60	43.51	30	10.78	42.67	33
Credit card loans	1.37	2.58	69	1.54	3.28	68	1.55	3.30	68	2.59	4.34	68	2.89	5.31	68
Agricultural loans.....	0.48	2.03	53	0.73	1.99	56	0.49	1.88	53	0.71	2.18	57	0.38	2.72	51
Other loans and leases.....	134.26	47.50	90	145.23	49.92	93	139.29	49.56	93	204.88	52.44	95	130.40	51.79	91
Supplemental															
Non-owner occupied CRE loans / Gross loans	21.63	29.24	33	20.86	26.62	35	20.91	27.32	34	13.75	26.45	21	15.28	24.79	28
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	158.98	187.61	40	171.27	186.45	44	164.06	183.76	43	109.93	178.57	32	115.11	167.93	38
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	251.17	244.89	49	261.40	243.47	47	252.25	240.85	47	214.86	236.10	45	211.86	225.98	47

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			20,795,773	12,355,221	10,884,975
Commit: Secured commercial real estate loans	4,019,629	3,175,538	2,884,255	1,911,673	1,350,697
Commit: Unsecured real estate loans	327,360	118,838	103,468	30,729	53,599
Credit card lines (reported semiannually, June/Dec)			1,519,556	1,014,420	917,832
Securities underwriting	0	0	0	0	0
Standby letters of credit	746,142	740,559	748,839	458,235	443,178
Commercial and similar letters of credit	3,020	1,719	2,332	1,033	3,780
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	512,482	543,032	464,296	0	0
Credit derivatives - notional amount (holding company as beneficiary)	234,098	248,464	232,612	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	177,449	536,622	154,245	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	569,131	254,874	542,663	0	0
Derivative Contracts					
Interest rate futures and forward contracts	19,431,360	31,488,209	23,190,246	18,642,824	9,669,280
Written options contracts (interest rate)	1,172,874	1,162,111	1,294,064	569,296	634,913
Purchased options contracts (interest rate)	776,779	562,721	679,562	639,296	654,913
Interest rate swaps	22,643,656	21,943,001	21,538,799	11,732,427	9,142,361
Futures and forward foreign exchange	37,569	27,738	144,456	41,834	92,221
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	78,786	107,762	102,561	0	0
Purchased options contracts (commodity and other)	78,786	107,762	102,561	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)							24.69	22.01	66	28.53	23.52	70	26.66	24.05	66
Standby letters of credit	0.84	0.66	73	0.89	0.72	72	0.89	0.71	72	1.06	0.84	71	1.09	0.92	68
Commercial and similar letters of credit	0	0.02	51	0	0.02	48	0	0.02	50	0	0.02	46	0.01	0.02	54
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.58	0.24	77	0.65	0.39	75	0.55	0.35	72	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0.26	0.18	73	0.30	0.33	74	0.28	0.30	72	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0.20	0.18	77	0.65	0.24	85	0.18	0.25	75	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.64	0.13	86	0.31	0.35	80	0.64	0.30	82	0	0.45	34	0	0.69	34
Derivative contracts	49.94	47.31	78	66.72	51.49	81	55.87	48.61	77	73.02	68.47	78	49.45	65.81	73
Interest rate contracts	49.72	35.15	81	66.43	36.10	86	55.46	34.36	82	72.92	47.31	81	49.23	43.84	77
Interest rate futures and forward contracts	21.95	4.39	90	37.92	8.89	89	27.54	6.21	89	43.04	10.67	87	23.68	11.40	85
Written options contracts (interest rate)	1.32	1.69	64	1.40	2.33	58	1.54	2.18	62	1.31	2.47	69	1.55	2.16	71
Purchased options contracts (interest rate)	0.88	1.29	73	0.68	1.45	67	0.81	1.46	69	1.48	2.65	70	1.60	2.32	72
Interest rate swaps	25.57	20.27	72	26.43	20.71	73	25.58	20.83	71	27.09	28.86	73	22.39	26.74	70
Foreign exchange contracts	0.04	6.12	60	0.03	5.79	56	0.17	6.01	62	0.10	10.12	54	0.23	10.92	57
Futures and forward foreign exchange contracts	0.04	3.76	63	0.03	3.70	58	0.17	3.47	65	0.10	5.23	57	0.23	5.22	61
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.18	0.91	75	0.26	1.80	74	0.24	1.85	73	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.09	0.31	81	0.13	0.54	82	0.12	0.52	82	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0.09	0.21	82	0.13	0.38	81	0.12	0.36	81	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							44.30	42.82	68	41.52	45.53	64	38.96	44.93	58

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	44,219,810	55,399,304	47,052,249	31,625,677	20,193,688
Interest rate contracts	44,024,669	55,156,042	46,702,671	31,583,843	20,101,467
Foreign exchange contracts.....	37,569	27,738	144,456	41,834	92,221
Equity, commodity, and other contracts	157,572	215,524	205,122	0	0
Derivatives Position					
Futures and forwards	19,468,929	31,515,947	23,334,702	18,684,658	9,761,501
Written options	1,251,660	1,269,873	1,396,625	569,296	634,913
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,251,660	1,269,873	1,396,625	569,296	634,913
Purchased options	855,565	670,483	782,123	639,296	654,913
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	855,565	670,483	782,123	639,296	654,913
Swaps	22,643,656	21,943,001	21,538,799	11,732,427	9,142,361
Held for trading.....	26,581,275	38,387,940	30,472,190	24,097,340	14,306,749
Interest rate contracts	26,543,706	38,360,202	30,327,734	24,055,506	14,214,528
Foreign exchange contracts.....	37,569	27,738	144,456	41,834	92,221
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	17,638,535	17,011,364	16,580,059	7,528,337	5,886,939
Interest rate contracts	17,480,963	16,795,840	16,374,937	7,528,337	5,886,939
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	157,572	215,524	205,122	0	0
Derivative contracts (excluding futures and FX 14 days or less)	43,927,482	54,888,649	46,590,315	31,056,379	19,285,476
One year or less	20,869,012	33,437,882	24,517,621	20,314,870	10,764,714
Over 1 year to 5 years	11,446,812	9,651,197	10,168,416	4,570,163	4,449,890
Over 5 years	11,611,658	11,799,570	11,904,278	6,171,346	4,070,872
Gross negative fair value (absolute value)	148,199	108,165	148,214	68,116	133,955
Gross positive fair value.....	452,764	836,795	769,986	183,305	81,926
Held for trading.....	159,843	290,071	274,111	89,312	52,060
Non-traded.....	292,921	546,724	495,875	93,993	29,866
Current credit exposure on risk-based capital derivative contracts	424,724	814,077	734,339	182,490	81,776
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.56	94.10	41	99.56	94.62	45	99.26	94.10	43	99.87	93.44	57	99.54	92.91	58
Foreign exchange contracts	0.08	3.22	54	0.05	3.07	52	0.31	3.49	57	0.13	3.20	47	0.46	3.39	47
Equity, commodity, and other contracts	0.36	1.21	74	0.39	1.18	71	0.44	1.17	70	0	1.64	31	0	1.93	30
Futures and forwards	44.03	12.66	87	56.89	14.59	93	49.59	14.05	91	59.08	13.49	92	48.34	12.78	88
Written options	2.83	7.18	41	2.29	8.60	34	2.97	8.18	35	1.80	5.91	39	3.14	6.60	47
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	2.83	6.91	45	2.29	8.13	36	2.97	7.73	39	1.80	5.10	42	3.14	5.49	51
Purchased options	1.93	3.41	58	1.21	3.51	53	1.66	3.42	55	2.02	4.42	57	3.24	4.19	59
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	1.93	3.01	61	1.21	2.98	58	1.66	2.86	60	2.02	3.35	60	3.24	3.20	64
Swaps	51.21	71.63	22	39.61	67.37	20	45.78	68.76	23	37.10	69.75	16	45.27	70.34	17
Held for trading	60.11	40.70	54	69.29	43.02	56	64.76	43.53	53	76.20	44.16	63	70.85	46.31	53
Interest rate contracts	60.03	34.66	61	69.24	36.62	67	64.46	36.62	64	76.06	37.24	74	70.39	38.40	64
Foreign exchange contracts	0.08	1.55	68	0.05	1.45	66	0.31	1.60	68	0.13	1.60	61	0.46	1.85	61
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	39.89	59.30	45	30.71	56.98	43	35.24	56.47	46	23.80	55.84	36	29.15	53.69	46
Interest rate contracts	39.53	56.22	47	30.32	54.32	42	34.80	53.82	46	23.80	52.22	37	29.15	50.60	47
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0.36	0.11	87	0.39	0.10	87	0.44	0.10	87	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	99.34	91.91	65	99.08	90.28	68	99.02	91.48	67	98.20	93.86	54	95.50	94.47	42
One year or less	47.19	27.57	77	60.36	31.66	78	52.11	32.05	74	64.24	32.17	79	53.31	32.51	73
Over 1 year to 5 years	25.89	29.89	45	17.42	27.15	37	21.61	27.06	49	14.45	30.45	32	22.04	31.16	33
Over 5 years	26.26	29.40	48	21.30	28.15	46	25.30	29.56	47	19.51	28.09	43	20.16	28.71	42
Gross negative fair value (absolute value)	0.34	1.18	19	0.20	1.65	14	0.31	1.55	16	0.22	0.83	20	0.66	0.72	46
Gross positive fair value	1.02	1.59	28	1.51	2.48	34	1.64	2.23	39	0.58	1.19	24	0.41	0.85	14
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	54	0.02	0.07	35	0.02	0.07	42	0.02	0.06	54	0.04	0.06	77
Gross positive fair value (X)	0.06	0.06	68	0.13	0.10	71	0.11	0.09	71	0.05	0.07	66	0.02	0.06	61
Held for trading (X)	0.02	0.05	60	0.04	0.07	53	0.04	0.07	54	0.02	0.06	58	0.01	0.05	58
Non-traded (X)	0.04	0.01	90	0.08	0.02	91	0.07	0.02	92	0.02	0.01	82	0.01	0.01	74
Current credit exposure (X)	0.06	0.05	73	0.12	0.07	76	0.11	0.06	77	0.05	0.05	70	0.02	0.04	70
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.67	0.59	69	1.26	0.91	72	1.16	0.85	72	0.49	0.73	67	0.25	0.53	66

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
Change: Allowance for Loan and Lease Losses excluding ATTR												
Beginning balance		963,311		200,307		200,307		180,424		189,555		
Gross losses		47,980		114,701		155,142		58,733		45,797		
Write-downs, transfers to loans held-for-sale		0		0		0		0		0		
Recoveries		46,765		24,291		35,941		31,616		29,666		
Net losses		1,215		90,410		119,201		27,117		16,131		
Provision for loan and lease losses		-228,000		485,000		489,000		47,000		7,000		
Adjustments		0		393,205		393,205		0		0		
Ending balance		734,096		988,102		963,311		200,307		180,424		
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0		
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	-0.35	-0.12	10	1.12	0.66	87	0.76	0.51	82	0.11	0.15	50
Provision for loan and lease losses / Average loans and leases	-0.53	-0.21	14	1.53	1.06	80	1.04	0.82	74	0.16	0.24	44
Provision for loan and lease losses / Net loan and lease losses	-18,765.43	-65.12	0	536.45	587.54	63	410.23	487.86	60	173.32	130.58	80
Allowance for loan and lease losses / Total loans and leases not held for sale	1.32	1.32	54	1.65	1.58	66	1.65	1.58	63	0.64	0.83	34
Allowance for loan and lease losses / Total loans and leases	1.30	1.30	54	1.63	1.55	64	1.63	1.55	64	0.63	0.81	34
Allowance for loan and lease losses / Net loans and leases losses (X)	453.15	17.40	98	8.20	11.29	54	8.08	11.58	55	7.39	8.03	66
Allowance for loan and lease losses / Nonaccrual assets	207.01	330.05	35	219.28	301.93	43	247.91	299.44	52	120.41	218.72	33
ALLL / 90+ days past due + nonaccrual loans and leases	190.62	271.93	37	209.85	249.38	47	234.50	244.62	55	103.09	151.73	37
Gross loan and lease losses / Average loans and leases	0.11	0.20	37	0.36	0.35	64	0.33	0.34	60	0.20	0.28	46
Recoveries / Average loans and leases	0.11	0.08	72	0.08	0.07	66	0.08	0.07	65	0.11	0.08	75
Net losses / Average loans and leases	0	0.12	15	0.28	0.28	61	0.25	0.27	60	0.09	0.21	38
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40
Recoveries / Prior year-end losses	30.14	25.10	70	41.36	24.77	83	61.19	33.98	85	69.04	36.22	87
Earnings coverage of net loan and lease losses (X)	637.78	26.30	96	12.35	20.97	51	11.93	22.89	51	23.33	24.40	65
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans	-0.04	0.02	8	-0.02	0.04	11	-0.03	0.04	7	-0.09	0.01	3
Real estate loans secured by 1–4 family	-0.22	-0.01	1	-0.08	0.01	3	-0.09	0.01	3	-0.22	0.01	1
Revolving	-0.72	-0.07	5	-0.31	0.01	6	-0.35	0.01	5	-0.64	0.02	2
Closed-end	-0.11	-0.01	3	-0.02	0.01	18	-0.02	0	24	-0.11	0	3
Commercial real estate loans	0.06	0.04	72	0.02	0.06	47	0.01	0.07	33	0.01	0.01	53
Construction and land development	0.06	0.01	88	-0.02	0	24	-0.04	0	15	-0.05	-0.01	22
1–4 family	-0.04	0	3	0.01	0	90	-0.01	0	15	0	0	55
Other	0.10	0.01	90	-0.03	0	14	-0.03	0	15	-0.05	-0.01	19
Multifamily	-0.02	0.01	4	0	0	33	0	0	28	0	0	27
Nonfarm nonresidential	0.08	0.05	69	0.03	0.08	47	0.02	0.11	34	0.01	0.02	60
Owner-occupied	0.07	0.01	91	0.01	0.02	67	0.01	0.02	61	0	0.01	64
Other	0	0.04	51	0.02	0.05	54	0.01	0.08	39	0.01	0.01	68
Real estate loans secured by farmland	-0.13	-0.01	7	0	0.04	46	-0.19	0.02	3	-0.03	0.01	7
Commercial and industrial loans	0.03	0.19	30	0.72	0.46	77	0.73	0.47	78	0.28	0.37	49
Loans to individuals	0.82	0.72	63	0.57	1.25	30	0.48	1.13	27	1.81	1.17	77
Credit card loans	2.94	2.27	75	3.04	3.33	41	2.97	2.92	48	3.16	3.11	47
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions			0		0			0		0		0
Other loans and leases	0.04	0.09	58	0.03	0.14	49	0.05	0.15	54	0.14	0.15	64

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases	89,478		77,162		102,145		38,072		48,247						
90+ days past due loans and leases	30,496		20,264		22,229		27,953		39,707						
Nonaccrual loans and leases	354,611		450,608		388,566		166,352		150,881						
Total past due and nonaccrual loans and leases	474,585		548,034		512,940		232,377		238,835						
Restructured 30-89 days past due	1,635		1,326		2,344		5,836		7,220						
Restructured 90+ days past due	5,928		4,940		5,033		6,844		8,360						
Restructured nonaccrual	109,433		145,311		142,201		84,187		84,560						
Total restructured loans and leases	116,996		151,577		149,578		96,867		100,140						
30-89 days past due loans held for sale	6,197		3,121		3,174		3,732		5,851						
90+ days past due loans held for sale	14,321		5,510		6,199		6,484		7,365						
Nonaccrual loans held for sale	7,417		3,095		2,566		3,932		5,904						
Total past due and nonaccrual loans held for sale	27,935		11,726		11,939		14,148		19,120						
Restructured loans and leases in compliance	158,995		205,048		196,133		155,736		179,588						
Other real estate owned	7,499		19,723		16,612		17,838		25,290						
Other Assets															
30-89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30-89 days past due loans and leases	0.16	0.29	33	0.13	0.37	24	0.17	0.39	20	0.12	0.43	13	0.17	0.44	17
90+ days past due loans and leases	0.05	0.09	63	0.03	0.13	48	0.04	0.12	49	0.09	0.15	58	0.14	0.17	63
Nonaccrual loans and leases	0.63	0.54	67	0.74	0.66	63	0.66	0.66	55	0.53	0.51	58	0.53	0.54	52
90+ days past due and nonaccrual loans and leases	0.68	0.68	60	0.77	0.84	55	0.69	0.85	45	0.61	0.71	50	0.68	0.75	52
30-89 days past due restructured	0	0.01	58	0	0.01	51	0	0.01	52	0.02	0.01	70	0.03	0.02	73
90+ days past due restructured	0.01	0	84	0.01	0.01	83	0.01	0.01	84	0.02	0.01	87	0.03	0.01	86
Nonaccrual restructured	0.19	0.12	75	0.24	0.14	78	0.24	0.13	83	0.27	0.14	78	0.30	0.16	83
30-89 days past due loans held for sale	0.01	0	90	0.01	0	89	0.01	0	84	0.01	0	90	0.02	0	91
90+ days past due loans held for sale	0.03	0	93	0.01	0	90	0.01	0	89	0.02	0	94	0.03	0	94
Nonaccrual loans held for sale	0.01	0	86	0.01	0	79	0	0.01	80	0.01	0	88	0.02	0	89
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.16	0.29	33	0.13	0.37	24	0.17	0.40	20	0.12	0.43	13	0.17	0.44	17
90+ days past due assets	0.05	0.09	63	0.03	0.13	48	0.04	0.12	49	0.09	0.15	56	0.14	0.18	63
Nonaccrual assets	0.63	0.55	67	0.74	0.67	63	0.66	0.67	53	0.53	0.53	57	0.53	0.57	52
30+ days past due and nonaccrual assets	0.84	1	51	0.90	1.25	38	0.87	1.29	34	0.73	1.19	32	0.85	1.26	35
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.43	0.40	65	0.57	0.52	62	0.49	0.52	53	0.45	0.44	58	0.47	0.48	56
90+ days past due and nonaccrual assets + other real estate owned	0.44	0.42	61	0.59	0.55	61	0.51	0.55	52	0.49	0.48	55	0.53	0.52	56
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.60	0.48	70	0.82	0.61	74	0.72	0.60	68	0.81	0.53	79	0.91	0.60	79
Allowance for loan and lease losses	72.02	67.85	62	68.99	66.38	61	63.19	66.54	50	176.03	115.41	83	205.81	118.28	87
Equity capital + allowance for loan and lease losses	5.89	4.12	78	7.71	5.10	79	6.78	4.97	75	7.08	4.28	80	7.95	4.79	83
Tier 1 capital + allowance for loan and lease losses	6.76	4.89	75	8.97	6.26	76	7.86	6.04	71	8.90	5.65	81	9.91	6.16	82
Loans and leases + other real estate owned	0.94	0.82	63	1.12	0.98	67	1.03	0.97	59	1.11	0.85	72	1.31	0.96	78

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.23	0.25	55	0.17	0.35	38	0.25	0.39	41	0.21	0.38	30	0.27	0.42	34
	90+ days past due		0.09	0.12	72	0.06	0.17	59	0.07	0.16	60	0.17	0.16	75	0.25	0.22	74
	Nonaccrual.....		0.64	0.60	63	0.73	0.70	59	0.73	0.75	57	0.58	0.46	66	0.72	0.57	72
Commercial and industrial	30–89 days past due		0.10	0.24	34	0.10	0.24	36	0.09	0.23	26	0.04	0.31	12	0.03	0.30	12
	90+ days past due		0.01	0.02	58	0	0.03	47	0	0.03	36	0.01	0.05	42	0.01	0.05	43
	Nonaccrual.....		0.79	0.65	68	1.06	0.80	71	0.76	0.75	57	0.90	0.83	62	0.51	0.76	44
Individuals	30–89 days past due		0.38	0.60	42	0.47	0.74	38	0.91	0.83	59	0.87	0.83	51	1.62	0.84	85
	90+ days past due		0.13	0.08	77	0.09	0.11	62	0.17	0.14	70	0.47	0.17	83	0.52	0.16	84
	Nonaccrual.....		0.32	0.17	81	0.32	0.24	70	0.24	0.28	59	0.10	0.17	51	0.21	0.23	57
Depository institution loans	30–89 days past due		0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0.13	0.11	67	0.05	0.15	61	0.03	0.17	58	0	0.24	26	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	0.28	0.72	57	0.02	0.49	50	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.04	0.11	51	0	0.14	19	0.02	0.18	42	0	0.20	14	0	0.17	25
	90+ days past due		0.01	0.01	80	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.39	0.13	83	0.31	0.19	75	0.30	0.15	75	0.07	0.13	56	0.06	0.14	55

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1–4 family	30–89 days past due	0.31	0.36	56	0.29	0.51	37	0.43	0.65	40	0.42	0.67	35	0.48	0.71	40
	90+ days past due.....	0.23	0.25	76	0.14	0.36	66	0.16	0.33	72	0.38	0.31	79	0.50	0.46	75
	Nonaccrual	1.30	0.76	83	1.38	0.91	78	1.44	0.89	79	1.28	0.73	85	1.52	0.86	84
Revolving	30–89 days past due	0.25	0.33	40	0.46	0.40	62	0.58	0.48	60	0.71	0.45	77	0.78	0.50	76
	90+ days past due.....	0.30	0.03	92	0.26	0.02	95	0.43	0.03	98	0.43	0.05	94	0.67	0.05	95
	Nonaccrual	2.74	1.05	85	2.41	1.28	83	2.39	1.13	84	4.15	1	91	3.91	1.17	88
Closed-end	30–89 days past due.....	0.33	0.36	56	0.25	0.52	37	0.40	0.65	36	0.34	0.70	27	0.39	0.75	28
	90+ days past due.....	0.21	0.27	76	0.11	0.41	62	0.10	0.38	62	0.36	0.35	77	0.45	0.53	73
Junior lien	Nonaccrual	0.98	0.71	73	1.13	0.89	74	1.20	0.87	77	0.53	0.70	47	0.81	0.84	58
	30–89 days past due	0.01	0.01	66	0.01	0.02	49	0.01	0.02	53	0.03	0.02	66	0.04	0.03	71
	90+ days past due.....	0	0	83	0	0	78	0	0	75	0.01	0	90	0.01	0	77
	Nonaccrual	0.07	0.04	74	0.08	0.05	73	0.08	0.04	77	0.14	0.04	89	0.27	0.06	93
Commercial real estate	30–89 days past due	0.17	0.16	66	0.09	0.21	38	0.13	0.26	45	0.06	0.18	30	0.08	0.17	30
	90+ days past due.....	0.01	0.01	61	0	0.02	25	0	0.02	50	0.02	0.03	65	0.04	0.03	75
	Nonaccrual	0.24	0.48	35	0.28	0.53	35	0.25	0.62	25	0.06	0.23	21	0.05	0.28	18
Construction and development	30–89 days past due	0.02	0.15	45	0.09	0.24	47	0.17	0.28	56	0.01	0.28	27	0.20	0.21	59
	90+ days past due.....	0.03	0.01	86	0	0.01	34	0	0.01	75	0	0.02	33	0.01	0.02	73
	Nonaccrual	0.32	0.31	74	0.05	0.32	32	0.44	0.41	74	0.04	0.20	39	0.01	0.19	31
1–4 family	30–89 days past due	0	0.03	31	0.05	0.03	75	0.03	0.03	66	0	0.06	25	0.19	0.06	83
	90+ days past due.....	0	0	45	0	0	41	0	0	85	0	0	41	0	0	43
	Nonaccrual	0.01	0.02	68	0	0.03	27	0.05	0.03	80	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.02	0.10	57	0.04	0.17	46	0.14	0.22	62	0.01	0.20	35	0	0.13	32
	90+ days past due.....	0.03	0	90	0	0	39	0	0	40	0	0.01	35	0.01	0.02	75
	Nonaccrual	0.31	0.25	78	0.05	0.26	40	0.39	0.35	72	0.04	0.17	45	0.01	0.15	36
Multifamily	30–89 days past due	0.03	0.09	61	0.05	0.09	66	0.34	0.09	84	0.05	0.08	62	0	0.10	18
	90+ days past due.....	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.06	0.13	63	0.12	0.09	67	0.09	0.11	63	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.22	0.12	75	0.10	0.21	46	0.09	0.23	44	0.07	0.14	33	0.06	0.17	24
	90+ days past due.....	0.01	0.01	62	0	0.02	30	0	0.02	26	0.02	0.03	66	0.05	0.03	78
	Nonaccrual	0.25	0.58	28	0.34	0.68	34	0.24	0.79	22	0.06	0.28	17	0.06	0.30	17
Owner Occupied	30–89 days past due	0.13	0.04	91	0.04	0.07	50	0.01	0.07	33	0.06	0.07	57	0.05	0.09	36
	90+ days past due.....	0.01	0	80	0	0	34	0	0	33	0.02	0.01	76	0.02	0.01	79
	Nonaccrual	0.11	0.20	39	0.21	0.26	42	0.12	0.27	27	0.04	0.16	24	0.02	0.17	18
Other	30–89 days past due	0.09	0.07	70	0.06	0.13	51	0.08	0.14	56	0	0.07	22	0.01	0.07	32
	90+ days past due.....	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0.03	0.01	80
	Nonaccrual	0.13	0.31	40	0.13	0.36	41	0.12	0.44	32	0.02	0.10	30	0.04	0.13	36
Farmland	30–89 days past due	0.18	0.13	77	0.28	0.24	70	0.24	0.11	81	0.24	0.23	68	1.38	0.25	90
	90+ days past due.....	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0.98	1.49	53	0	1.13	19	0.58	0.84	55	0	1.23	38
Credit card	30–89 days past due	1.05	0.79	70	0.90	0.92	47	0.82	0.95	36	1.05	1.19	32	1.97	1.22	85
	90+ days past due.....	0.72	0.40	74	0.51	0.55	51	0.80	0.63	58	1.15	0.78	66	1.11	0.73	66
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Common Equity Tier 1 Capital															
Common stock plus related surplus	5,204,512	5,407,821		5,419,949		3,126,119		3,228,533							
Retained earnings	2,883,791	2,310,041		2,453,095		1,798,442		1,542,408							
Accumulated other comprehensive income (AOCI)	-240,637	-140,470		-140,084		-239,608		-376,616							
Common equity tier 1 minority interest	0	0		0		0		0							
Common equity tier 1 capital before adjustments/deductions	7,847,666	7,577,392		7,732,960		4,684,953		4,394,325							
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,726,389	1,775,872		1,761,606		1,514,581		1,547,169							
Accumulated other comprehensive income-related adjustments	-240,637	-140,470		-140,084		-239,608		-376,616							
Other deductions from common equity tier 1 capital	845	748		1,067		1,044		70							
Subtotal:	6,361,069	5,941,242		6,110,371		3,408,936		3,223,702							
Adjustments and deductions for common equity tier 1 capital	0	0		0		0		0							
Common equity tier 1 capital	6,361,069	5,941,242		6,110,371		3,408,936		3,223,702							
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	426,323	376,721		376,721		95,624		95,624							
Non-qualifying capital instruments	0	0		0		0		0							
Tier 1 minority interest not included in common equity tier 1 capital	294,816	294,816		294,816		255,890		246,047							
Additional tier 1 capital before deductions	721,139	671,537		671,537		351,514		341,671							
Less: Additional tier 1 capital deductions	0	0		0		0		0							
Additional tier 1 capital	721,139	671,537		671,537		351,514		341,671							
Tier 1 Capital								3,760,450							
Tier 2 Capital								3,565,373							
Tier 2 capital instruments and related surplus	141,921	228,851		229,648		139,579		138,241							
Non-qualifying capital instruments	0	0		0		0		0							
Total capital minority interest not included in tier 1 capital	429,317	411,703		426,526		48,449		48,461							
Allowance for loan and lease losses in tier 2 capital	312,016	518,370		496,678		206,407		188,042							
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	883,254	1,158,924		1,152,852		394,435		374,744							
Exited advanced approach tier 2 capital before deductions	0	0		0		0		0							
Less: Tier 2 capital deductions	883,254	1,158,924		1,152,852		394,435		374,744							
Exited advanced approach tier 2 capital															
Total capital	7,965,462	7,771,703		7,934,760		4,154,885		3,940,117							
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	88,459,138	81,722,513		83,867,764		42,839,029		40,486,664							
Less: Deductions from common equity tier 1 capital	1,727,234	1,776,620		1,762,673		1,515,625		1,547,239							
Less: Other deductions	-234,812	-253,173		-241,593		-260,042		-282,330							
Total assets for leverage ratio	86,966,716	80,199,066		82,346,684		41,583,446		39,221,755							
Total risk-weighted assets	63,013,532	64,486,809		63,139,717		37,045,782		33,002,595							
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.09	12.59	12	9.21	12.26	4	9.68	12.37	7	9.20	12.11	5	9.77	12.09	10
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.24	13.32	13	10.25	12.97	6	10.74	13.09	12	10.15	12.78	10	10.80	12.85	16
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	12.64	15.21	8	12.05	15.12	4	12.57	15.24	8	11.22	14.36	2	11.94	14.45	6
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.14	9.07	24	8.25	9.05	28	8.24	9.13	24	9.04	9.76	33	9.09	9.71	33
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.71			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets.....	0	0	0	0	0	0	-100.00
Total property and casualty assets.....	0	0	0	0	0	0	-100.00
Reinsurance recoverables (P/C).....							
Total life and health assets.....	0	0	0	0	0	0	
Reinsurance recoverables (L/H).....							
Separate account assets (L/H).....	0	0	0	0	0	0	
Total insurance underwriting equity.....	0	0	0	0	0	0	-100.00
Total property and casualty equity.....	0	0	0	0	0	0	-100.00
Total life and health equity.....	0	0	0	0	0	0	
Total insurance underwriting net income.....	0	0	0	0	0	0	
Total property and casualty.....	0	0	0	0	0	0	
Total life and health.....	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C).....	0	0	0	0	0	0	
Unearned premiums (P/C).....	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H).....	0	0	0	0	0	0	
Separate account liabilities (L/H).....	0	0	0	0	0	0	
Insurance activities revenue.....	1,181	1,507	1,915	2,125	2,096	-21.63	-48.65
Other insurance activities income.....	1,181	1,507	1,915	2,125	2,096	-21.63	-48.65
Insurance and reinsurance underwriting income.....	0	0	0	0	0	0	
Premiums.....	0	0	0	0	0	0	
Credit related insurance underwriting.....	0	0	0	0	0	0	
Other insurance underwriting.....	0	0	0	0	0	0	
Insurance benefits, losses, expenses.....	0	0	0	0	0	0	-100.00
Net assets of insurance underwriting subsidiaries.....	0	0	0	0	0	0	
Life insurance assets.....	1,128,827	1,118,014	1,118,401	852,696	840,758	0.97	55.44

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets.....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets.....	53.46			54.17			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets.....	46.54			45.83			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets.....	13.15			11.09			11.24			7.26			8.53		
Insurance activities revenue / Adjusted operating income.....	0.05	0.38	46	0.06	0.41	50	0.06	0.41	48	0.11	0.47	53	0.12	0.47	56
Premium income / Insurance activities revenue.....	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income.....	31.14			40.11			38.23			34.91			44.54		
Other premium income / Total premium income.....	68.86			59.89			61.77			65.09			55.46		
Insurance underwriting net income / Consolidated net income.....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C).....	28.21			10.18			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H).....	5.51			5.32			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums.....	-364.02			654.61			447.82			233.61			160.49		
Reinsurance recovery (P/C) / Total assets (P/C).....	0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H).....	0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets.....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses.....	14.44	11.72	60	14.71	11.07	64	14.44	11.03	62	21.53	11.51	85	22.45	10.22	90
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000).....	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets.....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	112,178	191,066	173,814	182,817	261,993
Real estate loans.....	101,633	169,479	173,269	21,780	25,219
Commercial and industrial loans	10,545	1,236	545	23,787	38,144
Loans to depository institutions and other banks acceptances	0	20,351	0	137,250	198,630
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	112,178	191,066	173,814	182,817	261,993
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-41.29	0.03	11	-4.02	-0.58	49	-4.92	-2.41	50	-30.22	22.48	7	-13.96	7.24	23
Total selected assets.....	-41.29	3.52	11	-4.02	2.65	40	-4.92	2.04	37	-30.22	12.40	10	-13.96	3.24	20
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		4,235	5,897	5,491	7,303	10,985	-28.18	-81.69
1–4 family residential loans		4,235	5,897	5,491	7,303	10,985	-28.18	-81.69
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0.01	0.01	0.02	0.03		
1–4 family residential loans		0	0.01	0.01	0.02	0.03		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		16.69	17.65	17.35	16.04	18.39		
Home equity lines		3.74	4.35	4.25	4.16	5.43		
Credit card receivables.....		0.19	0.19	0.20	0.32	0.38		
Auto loans and other consumer loans.....		0.65	0.77	0.71	0.55	0.76		
Commercial and industrial loans		26.25	27.39	27.52	25.91	28.64		
All other loans and leases.....		52.48	49.65	49.98	53.02	46.39		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0.01	0.02	0.04	0.17	0.07		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		80	0	0	791	1,278		-95.77
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		80	0	0	791	1,278		-95.77
90+ Days Past Due Securitized Assets								
1–4 family residential loans		640	1,761	1,190	331	754	-63.66	-55.37
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets		640	1,761	1,190	331	754	-63.66	-55.37
Total past due securitized assets.....		720	1,761	1,190	1,122	2,032	-59.11	-78.35
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.89	0	0	10.83	11.63
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.89	0	0	10.83	11.63
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	15.11	29.86	21.67	4.53	6.86
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	15.11	29.86	21.67	4.53	6.86
Total past due securitized assets percent of securitized assets	17	29.86	21.67	15.36	18.50
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.33	0.25	0.40	0.36	0.42
Home equity lines	0.25	0.46	0.58	0.71	0.78
Credit card receivables	1.05	0.90	0.82	1.05	1.97
Commercial and industrial loans	0.10	0.10	0.09	0.04	0.03
All other loans and leases	0.13	0.07	0.11	0.04	0.08
Total managed loans past due 30–89 days	0.16	0.13	0.17	0.12	0.18
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.22	0.13	0.11	0.37	0.47
Home equity lines	0.30	0.26	0.43	0.43	0.67
Credit card receivables	0.72	0.51	0.80	1.15	1.11
Commercial and industrial loans	0.01	0	0	0.01	0.01
All other loans and leases	0.01	0	0	0.01	0.03
Total managed loans past due 90+ days	0.06	0.04	0.04	0.09	0.14
Total Past Due Managed Assets	0.21	0.16	0.21	0.21	0.32
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.11	-0.02	-0.02	-0.11	-0.06
Home equity lines	-0.72	-0.31	-0.35	-0.64	-0.49
Credit card receivables	2.94	3.04	2.97	3.16	3.46
Commercial and industrial loans	0.03	0.72	0.73	0.28	0.14
All other loans and leases	0.06	0.03	0.02	0.09	0.08
Net Losses on Managed Assets Percent of Total Managed Assets	0	0.20	0.20	0.09	0.06

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		547,501	180,000	180,000	345,000	420,000	204.17	160.71
Dividends		547,500	180,000	180,000	345,000	420,000	204.17	160.71
Interest		1	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		136	95	117	756	1,386	43.16	-50.72
Dividends		136	95	117	756	1,386	43.16	-50.72
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		547,637	180,095	180,117	345,756	421,386	204.08	160.44
Securities gains (losses)		0	0	0	0	0		
Other operating income		-22,827	-198	-134	724	83		
Total operating income		524,810	179,897	179,983	346,480	421,469	191.73	149.78
Operating Expenses								
Personnel expenses		45,786	31,682	43,067	34,536	33,046	44.52	129.04
Interest expense		23,494	21,979	33,036	23,207	21,798	6.89	122.76
Other expenses		20,264	14,792	17,031	25,928	29,872	36.99	140.81
Provision for loan and lease losses		0	0	0	-925	0		
Total operating expenses		89,544	68,453	93,134	82,746	84,716	30.81	129.88
Income (loss) before taxes		435,266	111,600	87,006	264,051	336,782	290.02	154.31
Applicable income taxes (credit)		-28,953	-11,876	-18,326	-19,285	-38,509		
Extraordinary items								
Income before undistributed income of subsidiaries		464,219	123,476	105,332	283,336	375,291	275.96	146.96
Equity in undistributed income of subsidiaries		308,113	480,019	740,160	157,572	169,751	-35.81	
Bank subsidiaries		302,073	475,249	736,347	160,257	170,939	-36.44	
Nonbank subsidiaries		6,040	4,770	3,813	-2,685	-1,188	26.62	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		772,332	603,495	845,492	440,908	545,042	27.98	348.50
Memoranda								
Bank net income		849,573	655,249	916,347	505,257	590,939	29.66	334.00
Nonbank net income		6,176	4,865	3,930	-1,929	198	26.95	
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		8,400,452	88.25	7,916,169	81.59	8,176,786	87.29	5,038,946	4,742,129	6.12	215.94
Common and preferred stock		8,400,155	88.25	7,915,284	81.58	8,176,434	87.28	5,038,909	4,741,105	6.13	215.95
Excess cost over fair value		0	0	207	0	0	0	0	0	-100.00	-100.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		297	0	678	0.01	352	0	37	1,024	-56.19	
Investment in nonbank subsidiaries		62,076	0.65	98,101	1.01	87,914	0.94	22,918	25,308	-36.72	137.38
Common and preferred stock		62,068	0.65	98,091	1.01	87,902	0.94	22,906	25,295	-36.72	137.34
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		8	0	10	0	12	0	12	13	-20.00	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		2,716	0.03	2,716	0.03	2,716	0.03	2,716	1,963	0.00	17.22
Securities		125,004	1.31	110,510	1.14	116,254	1.24	45,503	36,666	13.12	6030.65
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		754,210	7.92	1,421,502	14.65	826,502	8.82	368,218	331,467	-46.94	238.90
Cash and due from unrelated depository institution		310	0	781	0.01	265	0	1,050	3,018	-60.31	
Premises, furnishings, fixtures and equipment		300	0	350	0	349	0	20	48	-14.29	488.24
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		173,772	1.83	152,617	1.57	157,028	1.68	120,535	137,992	13.86	-3.88
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		9,518,840	100.00	9,702,746	100.00	9,367,814	100.00	5,599,906	5,278,591	-1.90	207.78
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	490,863	5.06	0	0	497,656	0	-100.00	
Borrowings with maturity over 1 year		796,454	8.37	804,896	8.30	795,442	8.49	0	486,739	-1.05	58.14
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		324,489	3.41	318,365	3.28	318,279	3.40	176,682	158,195	1.92	133.34
Balance due to subsidiaries and related institutions		160,528	1.69	239,911	2.47	242,583	2.59	144,991	143,708	-33.09	17444.04
Total liabilities		1,281,471	13.46	1,854,035	19.11	1,356,304	14.48	819,329	788,642	-30.88	99.10
Equity Capital		8,237,369	86.54	7,848,711	80.89	8,011,510	85.52	4,780,577	4,489,949	4.95	236.34
Perpetual preferred stock (income surplus)		519,971	5.46	470,370	4.85	470,370	5.02	95,624	95,624	10.55	443.77
Common stock		338,662	3.56	346,742	3.57	346,894	3.70	194,668	199,108	-2.33	132.32
Common surplus		4,865,850	51.12	5,061,079	52.16	5,073,055	54.15	2,931,451	3,029,425	-3.86	253.54
Retained earnings		2,753,524	28.93	2,110,990	21.76	2,261,275	24.14	1,798,442	1,542,408	30.44	177.50
Accumulated other comprehensive income		-240,638	-2.53	-140,470	-1.45	-140,084	-1.50	-239,608	-376,616		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		9,518,840	100.00	9,702,746	100.00	9,367,814	100.00	5,599,906	5,278,591	-1.90	207.78
Memoranda											
Loans and advances from bank subsidiaries		0	0	454	0	3,959	0.04	0	0	-100.00	
Loans and advances from nonbank subsidiaries		160,074	1.68	237,475	2.45	238,272	2.54	144,593	143,255	-32.59	
Notes payable to subsidiaries that issued TPS		154,564	1.62	228,851	2.36	229,648	2.45	139,579	138,241	-32.46	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		256	0	158	0	161	0	0	0	62.03	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

